

INDIANA BANK CORP.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3390935	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$98	\$108	11.1%		
Loans	\$59	\$57	-2.9%		
Construction & development	\$1	\$1	-46.9%		
Closed-end 1-4 family residential	\$4	\$4	-9.4%		
Home equity	\$2	\$1	-5.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-82.8%		
Commercial & Industrial	\$21	\$21	0.6%		
Commercial real estate	\$25	\$22	-12.0%		
Unused commitments	\$6	\$5	-12.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$26	36.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$3	-68.7%		
Cash & balances due	\$8	\$20	150.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$86	\$99	14.8%		
Deposits	\$77	\$98	26.9%		
Total other borrowings	\$8	\$0	-97.8%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$12	\$10	-15.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	12.1%	8.9%	--		
Tier 1 risk based capital ratio	19.6%	16.6%	--		
Total risk based capital ratio	20.9%	17.9%	--		
Return on equity ¹	16.2%	-125.3%	--		
Return on assets ¹	1.9%	-13.5%	--		
Net interest margin ¹	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	77.7%	74.7%	--		
Loss provision to net charge-offs (qtr)	9.3%	304.3%	--		
Net charge-offs to average loans and leases ¹	4.6%	5.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	50.0%	0.0%	-0.1%	0.2%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.7%	0.0%	--
Home equity	0.0%	2.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.0%	13.7%	0.3%	4.0%	--
Commercial real estate	3.6%	14.1%	2.1%	0.4%	--
Total loans	4.7%	10.7%	1.2%	1.6%	--